

CIGNA HealthCare Student Verification Processing

Overview

Student/Handicap Verification Process.

Initial Verification.

When enrolling a new dependent over the limiting age into a plan, the client must provide CIGNA with the current full-time student or handicap status. Passing this data implies that the client has documented the dependent student/handicap status prior to submitting the enrollment data to CIGNA. No initial verification letters are sent to newly enrolled members over the limiting age.

Ongoing verification.

After the initial enrollment is completed, **on the first day of each month**, CIGNA will send letters only to those subscribers that have a dependent child reaching the limiting age during the following month. The subscriber must send the required documentation back to CIGNA so that the dependent's record can be updated. A report listing the subscribers and dependents will be distributed to each State of New Hampshire Department once the payroll code has been provided by Choicelinx. The Department then needs to decide if they (the payroll or HR rep) will notify the employee to insure the proper documentation is sent back to CIGNA confirming student status.

On the fifteenth of each month, CIGNA runs a program that cancels dependent children who had turned 19 years of age the previous month and either did not return the required documentation to CIGNA, or, sent documentation advising that the dependent child was no longer a student. A cancellation report listing these records is generated and sent to each location. This report listing the subscribers and dependents will be distributed to each State of New Hampshire Department once the payroll code has been provided by Choicelinx. The Department then needs to decide if they (the payroll or HR rep) will be updating the Online Benefits System reflecting the correct status of the dependent or work with the employee to update the OBS.

Annually, on August 1, Eligibility Services at CIGNA will re-verify full time student status of all dependent children who are enrolled in the CED as a full time student. Letters are sent to the subscriber requesting verification for the new school year. Please note that reports are not generated when a student reaches the student limiting age for a benefit. The CIGNA eligibility system is maintained with future cancel dates for dependents and so there is no action or cancellation job to trigger a report when a student turns the limiting age.

Annually, on the fifteenth of October, CIGNA cancels those dependent records where there was either no response to our original mailing, or, the subscriber responded that the child was no longer a student effective September 30th. A cancellation report listing these records is generated and then sent to the CIGNA Hooksett Sales office. This report listing the subscribers and dependents will be distributed to each State of New Hampshire Department once the payroll code has been provided by Choicelinx. The Department then needs to decide if they (the payroll or HR rep) will be updating the Online Benefits System reflecting the correct status of the dependent or work with the employee to update the Online Benefits System.

Handicap/Disabled status.

If the re-verification document is returned with a request from the subscriber for handicapped status of the dependent child, the form, with the attached documentation, is forwarded to the appropriate CIGNA Health plan Medical Director for evaluation. The Medical Director's unit may communicate directly with the subscriber if they require additional information. When the Medical Director approves the dependent for 'handicap' status, a letter will be sent to the member verifying this status. A copy of the letter is also sent to the client. An approved handicapped dependent child will no longer be included in the annual re-verification process for covered dependents. If the Medical Director approves the dependent child for 'disabled' status, the dependent will need to be re-verified annually. If the Medical Director does not approve handicap/disabled status, a notification letter will be sent to the family along with a copy to the client. The subscriber can appeal a Medical Director's decision by sending a written request for review directly to the CIGNA Health plan. (For indemnity options, the nurse reviewer in the claim office would be responsible for reviewing the documentation.)

Termination Provisions:

Dependents turning of age (19) will be terminated from coverage at the end of their birth month in which they turn 19 if not a FT student.

Students graduating will be terminated from coverage at the end of the month in which they graduate. If CIGNA does not receive notification that a student is graduating in May, the student will stay on the plan through the summer. When CIGNA sends out the yearly student verification letters and does not hear back from those who are not students any more, CIGNA will terminate them out of their eligibility system.

Students turning of age (25) will be terminated from coverage at the end of their birth month in which they turn 25.

Please note that the removal of a dependent via the Online Benefits System triggers COBRA. Therefore, if a dependent is no longer a student or is reaching the limiting age, the employee (or payroll/HR representative) should perform a "Dependent Loses Eligibility" event as soon as possible so that COBRA notices may be sent out in a timely fashion.